

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-26909
Kevin and Denise Stelmach Judge: ABA
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 04/22/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SLM Initial Debtor: KS Initial Co-Debtor: DMS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 2,100.00 per month to the Chapter 13 Trustee, starting on
May 1, 2021 for approximately 3 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 800.00 subj to ct
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
1900 Capital Trust II	res mtg	\$0.00-perm LM granted; arrears in plan removed per LM	0%	\$0.00-perm LM granted; arrears in plan removed per LM	kept current o/s plan
Toyota	vehicle	\$0.00-surrendering and Stay Relief to be entered 4/27/21	0%	\$0.00-surrendering and Stay Relief to be entered 4/27/21	n/a
Dennis Twp	taxes	\$0-claim paid in full	0%	\$0-claim paid in full	kept current o/s plan

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota	2014 Camry	unknown	unknown

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Priority
- 3) Secured
- 4) Unsecured

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 04/22/2021.

Explain below **why** the plan is being modified:

Mortgage arrears removed. Debtors qualified for permanent loan modification which included all pre-petition arrears. Plan surrenders 2014 Camry. Toyota will receive its signed Order regarding its certification of default on 4/27/21. Plan pays 100% to remaining unsecured creditors. Plan only reduces amount slightly however case will be paid off in 3 months (only 1 additional month more had payment been kept the same) and case is paid off in July 2021 verses original timeframe of September 2022.

Explain below **how** the plan is being modified:

Mortgage arrears removed. Debtors qualified for permanent loan modification which included all pre-petition arrears. Plan surrenders 2014 Camry. Toyota will receive its signed Order regarding its certification of default on 4/27/21. Plan pays 100% to remaining unsecured creditors. Plan only reduces amount slightly however case will be paid off in 3 months (only 1 additional month more had payment been kept the same) and case is paid off in July 2021 verses original timeframe of September 2022.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 04/22/2021 _____

/s/ Kevin Stelmach
Debtor

Date: 04/22/2021 _____

/s/ Denise M. Stelmach
Joint Debtor

Date: 04/22/2021 _____

/s/ Stacey L. Mullen, Esquire
Attorney for Debtor(s)

In re:
Kevin Stelmach
Denise M. Stelmach
Debtors

Case No. 17-26909-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 23, 2021

Form ID: pdf901

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin Stelmach, Denise M. Stelmach, 626 Lilac Lane, Deptford, NJ 08096-3618
cr	+ Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
518027502	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0826
518027503	+ 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL, P.O. Box 10826, Greenville, SC 29603-0675, 1900 Capital Trust II, BY U.S. BANK TRUS, P.O. Box 10826 Greenville, SC 29603-0826
517021160	+ Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
517021176	+ PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517021161	+ PowersKirm, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
517021171	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517021175	+ South Jersey Gas, P.O. Box 6091, Bellmawr, NJ 08099-6091
517021166	+ Specialized Loan Servicing, 8742 Lucent Boulevard, Suite 300, Highlands Branch, CO 80129-2386
517045799	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517021163	+ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
517021172	#+ Thomas & Cook, 57 Cooper Street, 2nd Floor, Woodbury, NJ 08096-4650
517087585	+ Township of Dennis, Blaney & Karavan PC, Marcus Karavan, Esquire, 3311 New Jersey Ave, PO Box 1310, Wildwood, NJ 08260-8310
517021162	Township of Dennis Tax Office, 571 Petersburg Road, Dennisville, NJ 08214
517190486	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2021 22:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 23 2021 22:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517037796	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 23 2021 22:33:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
517088215	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 23 2021 22:33:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
517201389	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:57:32	Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021168	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		

District/off: 0312-1

User: admin

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Total Noticed: 35

		Apr 23 2021 22:55:51	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
517021173	+ Email/Text: bankruptcy@cavps.com	Apr 23 2021 22:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517021177	+ Email/Text: dtmua-am@deptford-nj.org	Apr 23 2021 22:35:00	Deptford Township MUA, P.O. Box 5506, Deptford, NJ 08096-0506
517021164	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 23 2021 22:33:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
517021167	+ Email/PDF: gecsed@recoverycorp.com	Apr 23 2021 22:57:18	Greentree Servicing, LLC, 7360 South Kyrene Road, Tempe, AZ 85283-4583
517198293	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:57:32	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517201095	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:59:00	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517248593	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:57:32	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021170	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2021 22:34:00	Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
517112142	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2021 22:57:29	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
517182166	+ Email/Text: bankruptcy@pseg.com	Apr 23 2021 22:32:00	PSE&G Attn: Bankruptcy Dept, PO Box 490, Cranford NJ 07016-0490
517201338	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:56:04	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517021174	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2021 22:56:04	Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
517133410	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 23 2021 22:56:06	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517021169	##+	Advanced Ortho Centers, P.O. Box 4337, Lancaster, PA 17604-4337
517021165	##+	Ditech Financial, 2100 East Elliot Road, Building 94, Tempe, AZ 85284-1806

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-1

User: admin

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Nicole B. LaBletta	on behalf of Creditor 1900 Capital Fund II LLC nlabletta@pincuslaw.com, brausch@pincuslaw.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Stacey L. Mullen	on behalf of Joint Debtor Denise M. Stelmach slmullen@comcast.net
Stacey L. Mullen	on behalf of Debtor Kevin Stelmach slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers, III	on behalf of Creditor 1900 Capital Fund II LLC ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Specialized Loan Servicing LLC ecf@powerskirn.com

TOTAL: 11